

City of Murfreesboro First-Year CAPER 2015-16



... creating a better quality of life

July 1, 2015 – June 30, 2016

Prepared by
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The City of Murfreesboro does not discriminate on the basis of race, color, national origin, religion, sex, familial status or disability in the admission or access to, or treatment or employment in, its federally assisted programs or activities.

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has been designated to coordinate compliance with the nondiscrimination requirements contained in the Department of Housing and Urban Development's (HUD) regulations implementing Section 504 (24 CFR Part 8, dated June 2, 1988), Section 3 (24 CFR Part 135, dated October 23, 1973, Use of Small and Disadvantaged Businesses and Hiring Lower Income Residents of the Project Area), Equal Employment Opportunity Act of 1978 (In House Equal Employment Opportunity), Executive Order 11246, as amended by Executive Order 11375 (Equal Employment Opportunity on Federal Assisted Construction Contracts), Executive Order 11625 (Minority Entrepreneurship), Title VI of the Civil Rights Act of 1964, 49 CFR Part 21, dated June 18, 1970, and Title VIII of the Civil Rights Act of 1968 as amended by Fair Housing Amendment Act of 1988.



City of Murfreesboro First-Year CAPER 2015-16

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CR-05 - Goals and Outcomes

Progress the jurisdiction has made in carrying out its strategic plan and its action plan. 91.520(a)

After consulting with an extensive array of stakeholders, reviewing results from surveys covering housing needs, non-housing needs and homelessness needs, and reviewing the 30-year history of the CDBG program in Murfreesboro, the City identified affordable housing, public services, homelessness and fair housing as its highest priorities. During the program year covered by the First-Year Action Plan, the City met or exceeded its goals in most of its programs. Market forces beyond the City's control were the major factor in closing nine down payment assistance loans in the Affordable Housing Program rather than the 12 planned. Four owner-occupied homes were rehabilitated rather than the six planned, but timing was a factor – contracts for an additional three houses had been signed before the end of the program year, but the projects were completed in August and September.

Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g)

Categories, priority levels, funding sources and amounts, outcomes/objectives, goal outcome indicators, units of measure, targets, actual outcomes/outputs, and percentage completed for each of the grantee's program year goals.

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
Acquisition	Affordable Housing	CDBG: \$191,442	Rental units rehabilitated	Household Housing Unit	10	3		2	3	150.00%

First-Year CAPER

2015 – 2016

City of Murfreesboro, Tennessee

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected Program Year	Actual – Program Year	Percent Complete
Acquisition	Affordable Housing	CDBG: \$14,859	Homeowner Housing Added	Household Housing Unit	5	1		1	1	100.00%
Administration	Administration	CDBG: \$152,401	Other	Other	0	0				
Affordable Housing	Affordable Housing	CDBG: \$141,303	Direct Financial Assistance to Homebuyers	Households Assisted	60	9	15.00%	12	9	75.00%
Emergency Shelter and Street Outreach	Homeless	Emergency Solutions Grant: \$129,851	Homeless Person Overnight Shelter	Persons Assisted	1000	0	0.00%		1,348	134.8%
Fair Housing	Fair Housing	CDBG: \$1,000	Other	Other	0	0				
HMIS	Homeless	Emergency Solutions Grant: \$3,987	Other	Other	0	0				
Homelessness Prevention	Homeless	Emergency Solutions Grant: \$4,571	Homelessness Prevention	Persons Assisted	500	0	0.00%		25	

First-Year CAPER

2015 – 2016

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
Housing Rehabilitation	Affordable Housing	CDBG: \$210,683	Homeowner Housing Rehabilitated	Household Housing Unit	30	4	13.33%	6	4	66.67%
Public Facilities	Non-Housing Community Development	CDBG: \$20,471	Public Facility or Infrastructure Activities other than Low/Mod Income Housing Benefit	Persons Assisted	0	0				
Public Service Grants	Non-Housing Community Development	CDBG: \$122,834	Public service activities other than Low/Mo Income Housing Benefit	Persons Assisted	25000	2079	8.32%	2048	2079	101.51%
Rapid Re-Housing	Homeless	Emergency Solutions Grant: \$50,179	Tenant-based rental assistance / Rapid Rehousing	Households Assisted	100	0	0.00%		145	145%

Table 1 - Accomplishments – Program Year & Strategic Plan to Date

First-Year CAPER

2015 – 2016

Assess how the jurisdiction's use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.

The City's CDBG allocation for the first year of the 2015-20 Consolidated Plan was \$742,247, which reflects a three-year downward trend. Other funds available for CDBG projects was a carry-over of \$350,513.34 from the 2014-15 program year and program income of \$69,093.52. Tennessee Housing Development Agency (THDA) provided the City an Emergency Solutions Grant of \$212,924 which was then allocated to subrecipients who used funds to serve the homeless and those in danger of becoming homeless.

Affordable housing is the City's highest priority and 62.4% of available CDBG funds were invested in housing related activities. Four owner-occupied single-family homes were rehabbed and nine first-time homebuyers were assisted with loans to help cover down payments and closing costs. The City assisted Greenhouse Ministries purchase a duplex and Doors of Hope a single-family residence. These units will be used to provide affordable rental housing to households with incomes at or below 50% of the AMI. The City also assisted Rutherford County Area Habitat for Humanity purchase a building lot on which a single-family home was constructed then sold to a low-income family.

More than 5,000 residents of Murfreesboro received services provided by one of 14 agencies which received CDBG Public Service Grants. While the total expenditure for the projects (\$122,833.88) was 14.8% of the total CDBG funding, the City exceeded the 15% Public Service cap - \$15% of the current year allocation + 15% of the prior year program income - by .26% (\$2,131.69) because of a miscalculation. HUD requires repayment of any overage and the City will follow HUD's instructions for doing so.

Homelessness is also a high priority. Two Public Service Grant projects (Doors of Hope and The Journey Home) provided services to homeless or previously homeless clients. The City expended \$198,169.66 of the ESG funds made available by THDA. Shelter operations accounted for 65.5% of ESG expenditures. Rapid re-housing accounted for 25.3%.

CR-10 - Racial and Ethnic composition of families assisted

Describe the families assisted (including the racial and ethnic status of families assisted). 91.520(a)

	CDBG
White	1,357
Black or African American	598
Asian	33
American Indian or American Native	6
Native Hawaiian or Other Pacific Islander	5
Total	1,999
Hispanic	235
Not Hispanic	1,764

Table 2 – Table of assistance to racial and ethnic populations by source of funds

Narrative

An analysis of the above total shows that 67.9% of the families assisted were white and 29.9% were African-American. The 2014 ACS 5-Year Estimates report 75.8% of Murfreesboro's households are white and 16.5% African-American. 88.2% of the families served are not Hispanic while 11.8% are not; the population of the city is 94.8% Not Hispanic and 5.2% Hispanic.

CR-15 - Resources and Investments 91.520(a)

Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	HUD	\$1,161,974	\$829,712
Emergency Solutions Grant	Tennessee Housing Development Agency	\$212,924	\$198,170

Table 3 – Resources Made Available

Narrative

2015-16 CDBG Allocation	\$ 742,367.00
CDBG Carry-Over	\$ 350,513.34
Program Income	\$ 69,093.52
Total Available	\$ 1,161,973.86

ESG Agency	Shelter	Prevention	Rapid Re-Housing	HMIS	Admin	Total
Domestic Violence Program	\$ 49,500.00		\$ 500.00			\$ 50,000.00
Doors of Hope	\$ 669.60	\$ 1,762.59	\$ 28,487.24			\$ 30,919.43
Murfreesboro Housing Authority				\$3,986.75		\$ 3,986.75
Room In The Inn	\$ 27,039.48					\$ 27,039.48
Salvation Army	\$ 41,642.00					\$ 41,642.00
The Journey Home	\$ 11,000.00	\$ 2,807.96	\$ 21,192.04			\$ 35,000.00
City of Murfreesboro					\$9,582.00	\$ 9,582.00
Totals	\$ 129,851.08	\$ 4,570.55	\$ 50,179.28	\$3,986.75	9,582.00	\$198,169.66

Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
Citywide	100	100	Although Community Development Block Group regulations allow grantees to target specific areas, the City of Murfreesboro chooses to use its funding citywide. This has been the City's policy since becoming a CDBG entitlement more than 30 years ago and Housing Needs Survey respondents overwhelmingly endorsed continuing this approach.

Table 4 – Identify the geographic distribution and location of investments

Narrative

Investments through the City's Affordable Housing Assistance Program (first-time homebuyer assistance) and Housing Rehabilitation Program are driven by demand, rather than geography. Nevertheless, income caps for both programs, the availability of affordable housing stock for sale and the age of homes needing rehabilitation and neighborhood demographics tend to focus investments in the City's core census tracts: 414.01, 414.02, 414.03, 416, 417, 418, 419 and 421.

Leveraging

Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.

Public service grant subrecipients were required to provide a dollar-for-dollar match. All subrecipients met or exceeded the match requirement. Match requirements were met in a number of ways including agency cash, in-kind contributions, and volunteer hours.

First-time homebuyers receiving assistance through the Affordable Housing Program are required to provide a minimum of 1% of the purchase price using their own funds.

Two agencies purchased existing housing units to be used as rental property for households with incomes less than 50% of the area median income. The Grant Recipient must agree to match a minimum of 25% of the purchase price. This match may be satisfied in a number of ways:

- a) an equity position in the house;
- b) cash value of any materials purchased
- c) by the Grant Recipient or donated to the Grant Recipient for rehabilitation;
- d) cash value of contracted services (except supportive services) related to the property;
- e) in-kind value of volunteer hours related to the property.

CR-20 - Affordable Housing 91.520(b)

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

	One-Year Goal	Actual
Number of homeless households to be provided affordable housing units	0	0
Number of non-homeless households to be provided affordable housing units	20	16
Number of special-needs households to be provided affordable housing units	0	0
Total	20	16

Table 5 – Number of Households

	One-Year Goal	Actual
Number of households supported through rental assistance	0	0
Number of households supported through the production of new units	1	1
Number of households supported through the rehab of existing units	6	4
Number of households supported through the acquisition of existing units	14	12
Total	21	16

Table 6 – Number of Households Supported

Discuss the difference between goals and outcomes and problems encountered in meeting these goals.

The Housing Rehab Program and the Affordable Housing Program both missed their goal. Timing was an issue in the rehab program. At the end of June, there were three units under contract, all completed in August and September. The biggest problem facing the Affordable Housing Program is a dearth of available units in price ranges affordable to low/mod home buyers.

One of the agencies participating in the rental acquisition program was able to acquire a duplex which allowed the City to produce three units rather than the goal of two.

Discuss how these outcomes will impact future annual action plans.

With four projects completed by mid-September (the three under contract from the prior year and one August emergency repair project), and three applications in various stages, the City expects to exceed the 2016-17 goal of six units.

Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.

Number of Persons Served	CDBG Actual	HOME Actual*
Extremely Low-income	6	0
Low-income	1	0
Moderate-income	9	0
Total	16	0

Table 7 – Number of Persons Served

Narrative Information

Murfreesboro is not a HOME PJ nor did it receive HOME funds from THDA.

CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)

Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through:

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

Homeless services in Murfreesboro are provided primarily by agencies and organizations affiliated with the Murfreesboro/Rutherford County Homeless Task Force HARC), a 501(c)3 corporation that serves as the deliberative body for the Murfreesboro/Rutherford County Continuum of Care (TN-510). The Community Development Director is the Mayor's designee on the HARC Executive Committee.

Though not a direct recipient of Emergency Solutions Grant funding, the City did receive \$224,238 in ESG funding from the Tennessee Housing Development Agency. Grants to the City's four shelters totaled \$129,181 to assist with emergency shelter operations.

HARC member agencies established and in varying degree met the following goals for PY2015-16:

- Develop an integrated service-delivery system to provide housing and services for those who are homeless or at imminent risk of becoming homeless;
- To prevent involuntary homelessness with a range of "housing-focused" solutions (accompanied by supportive services) ranging from emergency shelter housing to affordable home ownership;
- Develop, maintain, and publicize a network of services for those who are homeless or in danger of becoming homeless; and
- Educate and engage the community to enrich their understanding of the homelessness and make people aware of the services that our community provides to the homeless (and ways they can help).

The City provided ESG funding to Murfreesboro Housing Authority (\$4,000) to assist with the cost of operating the Continuum's Homeless Management Information System. HARC also entered into an agreement with the Homeless Coalition of Chattanooga to administer HMIS for TN-510. This arrangement resulted in an immediate improvement in the quality of data, allowing agencies to assess individual needs and design an appropriate plan for providing services.

Addressing the emergency shelter and transitional housing needs of homeless persons

Homeless shelters operated by Room in the Inn (primarily families) and The Salvation Army (primarily unaccompanied men) are available. Domestic Violence Program operates a shelter for victims of domestic violence, as well as a transitional housing program. The Journey Home, First Baptist Church, St. Paul's Episcopal Church and Murfreesboro Rescue Mission partner in Coldest Nights, a seasonal program which reaches out to the unsheltered homeless on nights when low temperature are forecast. The Way of Hope operates a program for unaccompanied women and women with children. Sites rotate among participating churches. Greenhouse Ministries offers a transitional housing program funded through the HUD Continuum of Care program.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: likely to become homeless after being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); and, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

In Murfreesboro/Rutherford County, the Rutherford County Health Department, Primary Care/Hope Clinic, St. Thomas Rutherford Hospital, St. Louise Clinic, and Greenhouse Ministry's Nursing Center provide health care for homeless persons. The VA Tennessee Valley Health Care System, Pathfinders, and The Guidance Center provide addiction treatment services, and Alcoholics Anonymous and Narcotics Anonymous are available. The Guidance Center's PATH Program helps the homeless who suffer from severe and persistent mental illness to receive health and mental health services, obtain and maintain an income, and locate appropriate housing. Trustpoint provides in-patient facilities and services for mentally ill patients. Also, faith-based organizations, such as the Hope Center, have programs geared toward those with addiction problems.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and

independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

Currently the Tennessee Valley Healthcare System offers several programs to assist homeless and displaced veterans including Veterans Affairs Supportive Housing (VASH), a long-term intensive case management program for homeless veterans. Eligible Veterans receive housing choice vouchers allocated specifically to veterans. This voucher is used to subsidize the cost of housing based on the veteran's income. Veterans receive direct and indirect assistance with case management services, such as life skill training, advocacy, clinical assessment and referrals, support and linkage to and coordination with community providers and/or resources. Murfreesboro Housing Authority partners with TVHS to administer 60 VASH vouchers for use in Rutherford County. The utilization rate for VASH vouchers was near 100%.

Murfreesboro Housing Authority administers 54 special purpose vouchers for the disabled. Funding for this program comes through HUD's Continuum of Care housing program for permanent supportive housing (formerly known as Shelter + Care). The Guidance Center is MHA's partner in this project and provides support services to voucher holders.

CR-30 - Public Housing 91.220(h); 91.320(j)

Actions taken to address the needs of public housing.

Public housing in Murfreesboro is the responsibility of the **Murfreesboro Housing Authority**. MHA submitted its Annual PHA plan and its Five-Year Plan to HUD in February 2015. Copies of that plan are available for review at MHA's office, 415 N. Maple St., Murfreesboro, TN 37130.

Developments are old and dated, all built in 1950. Renovation cost is prohibitive due to condition of units and the cost of rehab. During the program year, MHA received permission from HUD to demolish the Franklin Heights (140 units). All residents were given vouchers and had been relocated to private-sector-owned units by Dec. 31, 2015. Funds received from the sale of the property will be used to fund MHA capital improvements.

Actions taken to encourage public housing residents to become more involved in management and participate in homeownership.

Murfreesboro Housing Authority has a five-member Resident Advisory Board which provides input to management. A resident also serves as a member of the Murfreesboro Housing Authority board with full standing.

Homeownership programs have been offered and have had several residents participate. MHA requires participants to provide a minimum of 1% of the purchase price of the home and that the first mortgage holder be a federally regulated financial institution. Using CDBG funds, Murfreesboro's Community Development Department offers MHA program participants a three-year forgivable loan of up to \$4,000 to cover closing costs.

Actions taken to provide assistance to troubled PHAs.

MHA is not designated as troubled.

CR-35 - Other Actions 91.220(j)-(k)

Actions taken to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment. 91.220 (j).

The phenomenal growth of Rutherford County over the last two decades – Since 1990, Murfreesboro has grown from a community of 44,922 to an estimated 126,118 in 2015 – has resulted in a similar growth in raw land costs and governmental costs for infrastructure, services and school construction. In the 1990's Rutherford County imposed a development fee on all new residential construction, the proceeds of which are used primarily for school construction. The Rutherford County Commission has expressed no interest in rescinding this fee since the cause for it has not gone away. The City of Murfreesboro imposes a storm water fee on all new development to help pay for its federally mandated stormwater program. Both have a negative effect on the cost of new construction that affects the supply of affordable housing.

The City has been working with a consultant for the last two years on a comprehensive plan, *Murfreesboro 2035*, that is looking at policies, planning and other factors. Community Development Department staff has been used as a resource for housing issues, particularly those affecting the supply of affordable housing, and much of their input has been incorporated into the Housing chapter of the draft report. Staff is also being used as a resource on two smaller land-use studies being prepared for the Planning Department.

Actions taken to address obstacles to meeting underserved needs. 91.220(k)

As part of the consultation process for the 2015-2020 Consolidated Plan, the City conducted a number of surveys and worked with various stakeholders to identify underserved needs in the community. Services for the homelessness were identified as underserved needs and the City's actions to address these needs are identified in section CR-25 of this report.

Other underserved needs identified include services for youth and elderly. The City addressed these needs to the extent possible given CDBG's 15% cap for public service activities. Assistance for the the elderly included public service grants to St.

Clair Senior Center (\$6,00), Mindful Care (\$6,000) and Lutheran Services of Tennessee (\$5,934). Assistance for youth included public service grants to Boys & Girls Clubs of Rutherford County (\$7,500), Discovery Center (\$1,150), The Family Center (\$7,500), Youth Can! (\$14,000) and Kymari House (\$11,000). Both youth and elderly received services from health care programs that received public service grants (Hope II Clinic - \$16,244 and Interfaith Dental - \$10,000).

Actions taken to reduce lead-based paint hazards. 91.220(k)

When the owner-occupant of a pre-1978 house applies for the Housing Rehabilitation Program, the Community Development Department orders a lead assessment and risk analysis at no cost to the applicant. Any hazards identified are addressed in the Scope of Work. Clearance by the assessor must be issued before the contractor is paid for the project.

The City uses the services of AAT Inc. to provide lead-based paint assessments and clearances for all pre-1978 houses receiving assistance through the City's Housing Rehabilitation Program and Affordable Housing Program. During the program year, seven lead assessments were conducted, three for the Affordable Housing Program and four for the Housing Rehab Program.

Actions taken to reduce the number of poverty-level families. 91.220(k)

The City continued its relationship with Rutherford County Area Habitat for Humanity, assisting it in acquiring a piece of property in Census Tract 419 on which a new home was constructed sold to a very-low income family. The City helped Doors of Hope purchase a single-family home and Greenhouse Ministries purchase a duplex. The agencies are using the units as affordable rental housing for households with incomes below 50% of AMI.

Through CDBG Public Service Grants:

- Hope II Clinic and Interfaith Dental helped provide medical and dental services at little or no cost to more than 900 very-low-income clients;
- Youth Can!, a division of Mid-Cumberland Human Resources Agency, provided supportive services to assist 30 very-low-income students stay in school or workforce development programs;
- The Journey Home was able to employ two very-low income persons to work in its Journey Works garden program;
- Doors of Hope provided educational, medical and other support services to 43 formerly incarcerated very-low-income persons; and
- Domestic Violence Program assisted 131 very-low-income victims of domestic abuse by providing them support services such as transportation for employment or a job search.

Actions taken to develop institutional structure. 91.220(k)

The City of Murfreesboro, through its Community Development Department, is the lead entity for implementing the 2015-20 Consolidated Plan and the annual Action Plan. The Department works closely with other departments in City government, particularly Building & Codes, Finance, Planning, Parks & Recreation, Police, Transportation, Communications and Legal.

The City is actively engaged with the Continuum of Care and has a seat on the Executive Board of the Homeless Alliance of Rutherford County (HARC), the CoC's deliberative body. The City received an ESG grant from the Tennessee Housing Development Agency.

In addition to its partnerships with public service subrecipients, the Department also has strong working relationships with community organizations such as Habitat for Humanity, Rutherford County Chamber of Commerce, United Way of Rutherford and Cannon County, Main Street and Middle Tennessee State University.

The primary gap in the delivery system is private sector participation. A primary focus of the HARC's Membership and Advocacy Working Group continues to address this issue.

Actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k)

The Murfreesboro Community Development Department is an active participant in the Homeless Alliance of Rutherford County (HARC), the Housing Equality Alliance of Tennessee and the Tennessee Affordable Housing Coalition. The City is also the Collaborative Applicant for the Murfreesboro/Rutherford County Continuum of Care (TN-510). Additionally, the Department works with its public service subrecipients – 14 in PY2015-16 – to encourage and coordinate partnerships between these agencies and organizations, as well as seeking out new partners. The City also partners with the Rutherford County Chamber of Commerce to recruit and retain jobs for its residents. The Community Development Director also sits on the boards of the Emergency Food and Shelter Board and Community Helpers.

Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)

The longstanding policy of the City of Murfreesboro is to affirmatively further fair housing. To that end, the City is actively engaged in activities which promote fair housing and which facilitate handling of complaints when they arise.

In FY2009, in conjunction with the development of its new Five-Year Strategic Plan, the City commissioned an Analysis of Impediments to Fair Housing Choice. The report, which has been recognized nationally for its excellence, offers a number of recommendations which the City began implementing in FY2010 and continues to implement. The report may be viewed on the City website:

(http://www.murfreesborotn.gov/uploadedFiles/government/Community_Development/Fair_Housing/Murfreesboro%20TN%20AI%202010%20Final%20Report.pdf).

Chapter 5 of the AI identifies impediments and offers recommendations that have become the City's road map for action.

Murfreesboro's *Analysis of Impediments to Fair Housing Choice 2010* includes a detailed analysis of the city's racial composition, a synopsis of which is found in the First-Year Action Plan. In conjunction with the 2015-2020 Consolidated Plan and the First-Year Action Plan, the City Council reaffirmed its support of the 2010 AI and approved a Supplement updating all tables and figures with the most recent data available. This action addresses Impediment #8 in the 2010 AI.

The Community Development Department shares the research and data in the City's two fair housing documents with other City departments, the city and county school systems, the Murfreesboro Housing Authority, the local real estate community and the local property management association to help inform housing-related policy decisions. A copy of the 2015 Supplement is available for review on the City website:

(<http://www.murfreesborotn.gov/DocumentCenter/View/2268>).

Impediment #9 recommends revising its "well-intentioned" but "rarely ... applied" fair housing ordinance to make it relevant and useful. This was done in June 2016. The amended ordinance directs the City's Fair Housing Officer to review complaints and refer them to the Tennessee Fair Housing Council, the Tennessee Human Rights Commission or HUD. The rationale behind the change is that these organizations have considerable expertise in fair housing law and investigative capabilities that the City does not possess.

Recommendations to address Impediments #1-6 (Private Sector Impediments) encourage the City to develop public-private partnerships to engage the entire community in fair housing efforts. As part of its commitment to addressing these issues, the City was a founding member of the Housing Equality Alliance of Tennessee (HEAT) which was established as a nonprofit corporation in December 2013 for the purpose of promoting equal housing opportunity throughout

Tennessee. The organization formalized a coalition of agencies that had sponsored the statewide Fair Housing Matters Conference held each April for the last decade. Sharing the City's commitment to housing equality, the Murfreesboro-based Middle Tennessee Association of REALTORS was also founding member of HEAT. The Department promotes the conference locally with both mailings and through the City website. The city's subrecipients, particularly those involved in housing-related activities, are encouraged to attend. Staff members from the City's Legal, Planning, Administration and Community Development departments also attend the annual conference.

Community Development Department staff has attended – and will continue to attend – training opportunities so the City will be prepped to effectively use HUD's new Affirmatively Furthering Fair Housing tool in conjunction with preparing its 2020-2025 Consolidated Plan. Murfreesboro Housing Authority plans to partner with the City in that effort.

CR-40 - Monitoring 91.220 and 91.230

Describe the standards and procedures used to monitor activities carried out in furtherance of the plan and used to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

CDBG regulations hold the grantee responsible for ensuring that all funds entrusted to it are used in accordance with all program requirements. The City of Murfreesboro and the Community Development Department take this responsibility very seriously and apply the principles of good stewardship to themselves as well as to subrecipients and contractors.

The Community Development Department recognizes the need for a continuing focus on technical assistance and monitoring. All subrecipients are monitored at least once during the program year by the Community Development Department's Grant Coordinator. Standards and procedures for local monitoring are adapted from HUD's Community Planning and Development Handbook (Handbook 6509.2), with particular emphasis on insuring programs meet a national objective and subrecipients are properly documenting income eligibility. Exhibit 3-3 in the handbook is the model for the City's subrecipient monitoring forms.

During the program year covered by this report, the Grant Coordinator made eight on-site field visits with exit conferences. These visits were followed up with letters to subrecipients summarizing the results of the visit. The Grant Coordinator conducted desk audits for the balance of the public service subrecipients. Technical assistance is provided throughout the year as appropriate and additional visits are scheduled as needed.

The City's outside auditor samples a number of Community Development Department files annually for compliance with City, State and Federal rules and regulations. The most recent audit reported no findings or concerns for the Community Development Department.

Citizen Participation Plan 91.105(d); 91.115(d)

The City's Citizen Participation Plan is posted on the City website:

<http://www.murfreesborotn.gov/DocumentCenter/View/16>.

Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.

The Consolidated Plan, annual Action Plans and CAPER are all posted on the City website. The City's Information Officer sent a press release to all local media announcing this availability and opportunity for comment. Copies of the proposed CAPER were available for review on the website, at Community Development Department office and at City Hall at the office of the Mayor.

Any comments received from the public during the comment period will be included as an attachment to this report.

CR-45 - CDBG 91.520(c)

Specify the nature of, and reasons for, any changes in the jurisdiction's program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.

The City made no changes to its program objectives during the period covered by the First Year Action Plan. The plan provided funding for ADA improvements to be made in selected public facilities and funds were spent to pay for planning and engineering. However, no contracts were let for projects during the program year.

Microenterprise was included in the 2015-20 Consolidated Plan primarily as a placeholder in case the City decides to reactivate its dormant program at some time during the period covered by the Plan. One of five microenterprise loans made in a previous year was paid off in 2016. The remaining four loans remain open and non-performing and are unlikely to be repaid because of business failures. This experience suggests it is unlikely the City will reactivate the program given reduced CDBG funding levels and demands from other programs.

Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?

No



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PART I: SUMMARY OF CDBG RESOURCES

01 UNEXPENDED CDBG FUNDS AT END OF PREVIOUS PROGRAM YEAR	350,513.34
02 ENTITLEMENT GRANT	742,367.00
03 SURPLUS URBAN RENEWAL	0.00
04 SECTION 108 GUARANTEED LOAN FUNDS	0.00
05 CURRENT YEAR PROGRAM INCOME	69,093.52
05a CURRENT YEAR SECTION 108 PROGRAM INCOME (FOR SI TYPE)	0.00
06 FUNDS RETURNED TO THE LINE-OF-CREDIT	0.00
06a FUNDS RETURNED TO THE LOCAL CDBG ACCOUNT	0.00
07 ADJUSTMENT TO COMPUTE TOTAL AVAILABLE	0.00
08 TOTAL AVAILABLE (SUM, LINES 01-07)	1,161,973.86

PART II: SUMMARY OF CDBG EXPENDITURES

09 DISBURSEMENTS OTHER THAN SECTION 108 REPAYMENTS AND PLANNING/ADMINISTRATION	676,310.84
10 ADJUSTMENT TO COMPUTE TOTAL AMOUNT SUBJECT TO LOW/MOD BENEFIT	0.00
11 AMOUNT SUBJECT TO LOW/MOD BENEFIT (LINE 09 + LINE 10)	676,310.84
12 DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION	153,400.67
13 DISBURSED IN IDIS FOR SECTION 108 REPAYMENTS	0.00
14 ADJUSTMENT TO COMPUTE TOTAL EXPENDITURES	0.00
15 TOTAL EXPENDITURES (SUM, LINES 11-14)	829,711.51
16 UNEXPENDED BALANCE (LINE 08 - LINE 15)	332,262.35

PART III: LOWMOD BENEFIT THIS REPORTING PERIOD

17 EXPENDED FOR LOW/MOD HOUSING IN SPECIAL AREAS	0.00
18 EXPENDED FOR LOW/MOD MULTI-UNIT HOUSING	0.00
19 DISBURSED FOR OTHER LOW/MOD ACTIVITIES	676,310.84
20 ADJUSTMENT TO COMPUTE TOTAL LOW/MOD CREDIT	0.00
21 TOTAL LOW/MOD CREDIT (SUM, LINES 17-20)	676,310.84
22 PERCENT LOW/MOD CREDIT (LINE 21/LINE 11)	100.00%

LOW/MOD BENEFIT FOR MULTI-YEAR CERTIFICATIONS

23 PROGRAM YEARS(PY) COVERED IN CERTIFICATION	PY: 2014 PY: 2015 PY: 2016
24 CUMULATIVE NET EXPENDITURES SUBJECT TO LOW/MOD BENEFIT CALCULATION	0.00
25 CUMULATIVE EXPENDITURES BENEFITING LOW/MOD PERSONS	0.00
26 PERCENT BENEFIT TO LOW/MOD PERSONS (LINE 25/LINE 24)	0.00%

PART IV: PUBLIC SERVICE (PS) CAP CALCULATIONS

27 DISBURSED IN IDIS FOR PUBLIC SERVICES	122,833.88
28 PS UNLIQUIDATED OBLIGATIONS AT END OF CURRENT PROGRAM YEAR	0.00
29 PS UNLIQUIDATED OBLIGATIONS AT END OF PREVIOUS PROGRAM YEAR	0.00
30 ADJUSTMENT TO COMPUTE TOTAL PS OBLIGATIONS	0.00
31 TOTAL PS OBLIGATIONS (LINE 27 + LINE 28 - LINE 29 + LINE 30)	122,833.88
32 ENTITLEMENT GRANT	742,367.00
33 PRIOR YEAR PROGRAM INCOME	62,314.28
34 ADJUSTMENT TO COMPUTE TOTAL SUBJECT TO PS CAP	0.00
35 TOTAL SUBJECT TO PS CAP (SUM, LINES 32-34)	804,681.28
36 PERCENT FUNDS OBLIGATED FOR PS ACTIVITIES (LINE 31/LINE 35)	15.26%

PART V: PLANNING AND ADMINISTRATION (PA) CAP

37 DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION	153,400.67
38 PA UNLIQUIDATED OBLIGATIONS AT END OF CURRENT PROGRAM YEAR	0.00
39 PA UNLIQUIDATED OBLIGATIONS AT END OF PREVIOUS PROGRAM YEAR	0.00
40 ADJUSTMENT TO COMPUTE TOTAL PA OBLIGATIONS	0.00
41 TOTAL PA OBLIGATIONS (LINE 37 + LINE 38 - LINE 39 + LINE 40)	153,400.67
42 ENTITLEMENT GRANT	742,367.00
43 CURRENT YEAR PROGRAM INCOME	69,093.52
44 ADJUSTMENT TO COMPUTE TOTAL SUBJECT TO PA CAP	0.00
45 TOTAL SUBJECT TO PA CAP (SUM, LINES 42-44)	811,460.52
46 PERCENT FUNDS OBLIGATED FOR PA ACTIVITIES (LINE 41/LINE 45)	18.90%



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LINE 17 DETAIL: ACTIVITIES TO CONSIDER IN DETERMINING THE AMOUNT TO ENTER ON LINE 17

Report returned no data.

LINE 18 DETAIL: ACTIVITIES TO CONSIDER IN DETERMINING THE AMOUNT TO ENTER ON LINE 18

Report returned no data.

LINE 19 DETAIL: ACTIVITIES INCLUDED IN THE COMPUTATION OF LINE 19

Plan Year	IDIS Project	IDIS Activity	Voucher Number	Activity Name	Matrix Code	National Objective	Drawn Amount
2015	4	466	5941027	Habitat for Humanity_207 Richardson Ave	01	LMH	\$14,859.24
					01	Matrix Code	\$14,859.24
2015	15	461	5916535	ADA Renovations and Improvements_City-owned properties	03	LMC	\$20,470.69
					03	Matrix Code	\$20,470.69
2015	12	451	5874224	Doors of Hope Client Services	03T	LMC	\$1,064.14
2015	12	451	5916535	Doors of Hope Client Services	03T	LMC	\$1,732.41
2015	12	451	5941027	Doors of Hope Client Services	03T	LMC	\$3,189.19
2015	12	451	5959950	Doors of Hope Client Services	03T	LMC	\$514.26
					03T	Matrix Code	\$6,500.00
2015	9	453	5916535	Adult Day Services Program	05A	LMC	\$6,000.00
2015	9	454	5941027	Mindful Care Adult Day Services Program	05A	LMC	\$6,000.00
					05A	Matrix Code	\$12,000.00
2015	10	443	5941027	Power Hour	05D	LMC	\$3,750.00
2015	10	443	5959950	Power Hour	05D	LMC	\$3,750.00
2015	10	444	5959950	Summer Camp Scholarships	05D	LMC	\$1,150.00
					05D	Matrix Code	\$8,650.00
2015	13	452	5941027	Enhanced Services for Victims Of Domestic Violence	05G	LMC	\$4,420.75
2015	13	452	5959950	Enhanced Services for Victims Of Domestic Violence	05G	LMC	\$5,079.25
					05G	Matrix Code	\$9,500.00
2015	5	445	5941027	Youth Financial Capability Program	05H	LMC	\$1,585.30
2015	5	445	5959950	Youth Financial Capability Program	05H	LMC	\$2,415.16
2015	7	448	5941027	Youth Can	05H	LMC	\$5,218.62
2015	7	448	5959950	Youth Can	05H	LMC	\$8,781.38
2015	7	449	5959950	Franklin Heights Homework/Tutoring Program	05H	LMC	\$12,500.00
2015	7	450	5959950	Journey Works Community Garden Program	05H	LMC	\$6,705.00
					05H	Matrix Code	\$37,205.46
2015	11	442	5874224	Positive Parenting Program	05L	LMC	\$2,354.00
2015	11	442	5916535	Positive Parenting Program	05L	LMC	\$3,113.00
2015	11	442	5941027	Positive Parenting Program	05L	LMC	\$2,033.00
					05L	Matrix Code	\$7,500.00
2015	6	446	5874224	Hope II At Franklin Heights	05M	LMC	\$2,808.00
2015	6	446	5916535	Hope II At Franklin Heights	05M	LMC	\$2,808.00
2015	6	446	5941027	Hope II At Franklin Heights	05M	LMC	\$6,786.00
2015	6	446	5959950	Hope II At Franklin Heights	05M	LMC	\$3,822.00
2015	6	447	5941027	Affordable Dentistry for the Working Poor and Elderly	05M	LMC	\$10,000.00
2015	9	455	5941027	Healthy Garden Project	05M	LMC	\$5,146.90
2015	9	455	5959950	Healthy Garden Project	05M	LMC	\$107.52
					05M	Matrix Code	\$31,478.42
2015	8	441	5874224	Supervised Visitation Program	05N	LMC	\$1,666.00
2015	8	441	5916535	Supervised Visitation Program	05N	LMC	\$2,499.00
2015	8	441	5941027	Supervised Visitation Program	05N	LMC	\$4,165.00
2015	8	441	5959950	Supervised Visitation Program	05N	LMC	\$1,670.00
					05N	Matrix Code	\$10,000.00
2015	3	458	5874216	Homeownership Assistance Direct	13	LMH	\$39,834.12
2015	3	458	5916519	Homeownership Assistance Direct	13	LMH	\$23,251.70
2015	3	458	5941008	Homeownership Assistance Direct	13	LMH	\$44,658.58
2015	3	458	5959929	Homeownership Assistance Direct	13	LMH	\$33,558.55



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Plan Year	IDIS Project	IDIS Activity	Voucher Number	Activity Name	Matrix Code	National Objective	Drawn Amount
					13	Matrix Code	\$141,302.95
2014	2	433	5941027	Homeowner Housing Rehab 415 E Castle St	14A	LMH	\$1,500.00
2015	2	462	5874224	Homeowner Housing Rehab_1544 Boone Ct	14A	LMH	\$82.86
2015	2	462	5916535	Homeowner Housing Rehab_1544 Boone Ct	14A	LMH	\$19,207.00
2015	2	463	5941027	Homeowner Housing Rehab_2106 Cypress Dr	14A	LMH	\$27,708.08
2015	2	464	5916535	Homeowner Housing Rehab_510 Highland Ave	14A	LMH	\$1,419.25
2015	2	464	5941027	Homeowner Housing Rehab_510 Highland Ave	14A	LMH	\$94,471.00
2015	2	467	5941027	Homeowner Housing Rehab_1214 Wingate St	14A	LMH	\$490.00
2015	2	468	5941027	Homeowner Housing Rehab_2315 Richmond Ave	14A	LMH	\$426.40
2015	2	469	5959950	Homeowner Housing Rehab 822 S Baird Lane	14A	LMH	\$572.40
2015	2	470	5959950	Homeowener Housing Rehab_329 S Highland Ave	14A	LMH	\$20,283.60
					14A	Matrix Code	\$166,160.59
2015	4	460	5874224	Doors of Hope-S. University St Affordable Rental Housing	14G	LMH	\$89,346.78
2015	4	465	5916535	Green House Ministries_638-640 Academy St Affordable Rental Housing	14G	LMH	\$102,095.07
					14G	Matrix Code	\$191,441.85
2015	2	459	5874224	Program Delivery Cost/Rehab Program	14H	LMH	\$4,797.23
2015	2	459	5916535	Program Delivery Cost/Rehab Program	14H	LMH	\$4,894.25
2015	2	459	5941027	Program Delivery Cost/Rehab Program	14H	LMH	\$7,737.07
2015	2	459	5959950	Program Delivery Cost/Rehab Program	14H	LMH	\$1,813.09
					14H	Matrix Code	\$19,241.64
Total							\$676,310.84

LINE 27 DETAIL: ACTIVITIES INCLUDED IN THE COMPUTATION OF LINE 27

Plan Year	IDIS Project	IDIS Activity	Voucher Number	Activity Name	Matrix Code	National Objective	Drawn Amount
2015	12	451	5874224	Doors of Hope Client Services	03T	LMC	\$1,084.14
2015	12	451	5916535	Doors of Hope Client Services	03T	LMC	\$1,732.41
2015	12	451	5941027	Doors of Hope Client Services	03T	LMC	\$3,189.19
2015	12	451	5959950	Doors of Hope Client Services	03T	LMC	\$514.26
					03T	Matrix Code	\$6,500.00
2015	9	453	5916535	Adult Day Services Program	05A	LMC	\$6,000.00
2015	9	454	5941027	Mindful Care Adult Day Services Program	05A	LMC	\$6,000.00
					05A	Matrix Code	\$12,000.00
2015	10	443	5941027	Power Hour	05D	LMC	\$3,750.00
2015	10	443	5959950	Power Hour	05D	LMC	\$3,750.00
2015	10	444	5959950	Summer Camp Scholarships	05D	LMC	\$1,150.00
					05D	Matrix Code	\$8,650.00
2015	13	452	5941027	Enhanced Services for Victims Of Domestic Violence	05G	LMC	\$4,420.75
2015	13	452	5959950	Enhanced Services for Victims Of Domestic Violence	05G	LMC	\$5,079.25
					05G	Matrix Code	\$9,500.00
2015	5	445	5941027	Youth Financial Capability Program	05H	LMC	\$1,585.30
2015	5	445	5959950	Youth Financial Capability Program	05H	LMC	\$2,415.16
2015	7	448	5941027	Youth Can	05H	LMC	\$5,218.62
2015	7	448	5959950	Youth Can	05H	LMC	\$8,781.38
2015	7	449	5959950	Franklin Heights Homework/Tutoring Program	05H	LMC	\$12,500.00
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					05H	Matrix Code	\$37,205.46
2015	11	442	5874224	Positive Parenting Program	05L	LMC	\$2,354.00
2015	11	442	5916535	Positive Parenting Program	05L	LMC	\$3,113.00
2015	11	442	5941027	Positive Parenting Program	05L	LMC	\$2,033.00
					05L	Matrix Code	\$7,500.00
2015	6	446	5874224	Hope II At Franklin Heights	05M	LMC	\$2,808.00
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2015	6	446	5941027	Hope II At Franklin Heights	05M	LMC	\$6,786.00



Plan Year	IDIS Project	IDIS Activity	Voucher Number	Activity Name	Matrix Code	National Objective	Drawn Amount
2015	6	446	5959950	Hope II At Franklin Heights	05M	LMC	\$3,822.00
2015	6	447	5941027	Affordable Dentistry for the Working Poor and Elderly	05M	LMC	\$10,000.00
2015	9	455	5941027	Healthy Garden Project	05M	LMC	\$5,146.90
2015	9	455	5959950	Healthy Garden Project	05M	LMC	\$107.52
					05M	Matrix Code	\$31,478.42
2015	8	441	5874224	Supervised Visitation Program	05N	LMC	\$1,666.00
2015	8	441	5916535	Supervised Visitation Program	05N	LMC	\$2,499.00
2015	8	441	5941027	Supervised Visitation Program	05N	LMC	\$4,165.00
2015	8	441	5959950	Supervised Visitation Program	05N	LMC	\$1,670.00
					05N	Matrix Code	\$10,000.00
Total							\$122,833.88

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